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Protecting Your Credit During the Coronavirus Pandemic



Your credit reports and scores play an important role in your future financial opportunities. You can use the steps below to manage and protect your credit during the COVID-19 (coronavirus) pandemic.

Get a copy of your credit report (if you have not requested your free annual credit reports, you can get copies at www.annualcreditreport.com/index.action).

Each of the three nationwide credit reporting agencies (Equifax, TransUnion, and Experian) allow you to get your report for free. You can request additional reports for a small fee if you have already received your free reports. Be sure to check your reports for errors and dispute any inaccurate information. In addition to your free annual credit reports, all U.S. consumers are entitled to six free credit reports every 12 months from Equifax through December 2026. All you have to do is get a "myEquifax" account by calling Equifax at 866-349-5191 or by visiting www.equifax.com/personal/credit-report-services/free-credit-reports/.

If you can't make payments, contact your lenders. Many lenders have announced proactive measures to help borrowers impacted by COVID-19. As with other natural disasters and emergencies, they may be willing to provide forbearance, loan extensions, a reduction in interest rates, and/or other flexibilities for repayment. Some lenders are also saying they will not report late payments to credit reporting agencies or will waive late fees for borrowers in forbearance due to the pandemic. If you feel you cannot make payments, contact your lenders to explain your situation and be sure to get confirmation of any agreements in writing.

The Consumer Financial Protection Bureau (CFPB) has resources to help you discuss the impact of COVID-19 on your financial situation with your lenders. www.consumerfinance.gov/about-us/blog/protect-yourself-financially-from-impact-of-coronavirus/

Credit reporting under the CARES Act:

The recently passed Coronavirus Aid, Relief, and Economic Security (CARES) Act places special requirements on companies that report your payment information to credit reporting companies. These requirements apply if you are affected by the coronavirus disease pandemic and if your creditor makes an agreement (called an "accommodation" in the CARES Act) with you to defer a payment, make partial payments, forbear a delinquency, modify a loan, or other relief.

How your creditors report your account to credit reporting companies under the CARES Act depends on whether you are current or already delinquent when this agreement is made.

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- If your account is current and you make an agreement to make a partial payment, skip a payment, or other accommodation, then the creditor is to report to credit reporting companies that you are current on your loan or account. This applies only if you are meeting the terms of the agreement.
- If your account is already delinquent and you make an agreement, then your account will maintain that status during the agreement until you bring the account current.
- If your account is already delinquent and you make an agreement, and you bring your account current, the creditor must report that you are current on your loan or account. This CARES Act requirement applies only to agreements made between January 31, 2020 and the later of either:
 - 120 days after March 27, 2020, or 120 days after the national emergency concerning COVID-19 ends.

The CARES Act also applies to certain federal student loans and includes requirements relating to suspending payments and credit reporting. During the period that payments on federal student loans are suspended by the Department of Education, any payment that has been suspended is to be reported as if it were a regularly scheduled payment made by the borrower.

Routinely check your reports:

If you're working with lenders on payment assistance programs or forbearance, routinely check your credit reports to make sure they are accurate and reflect your agreements. For example, if your lender agreed to let you skip a payment for one month, make sure they did not report it as delinquent or a missed payment. There are other reports you may want to check too, such as reports that monitor your bank and checking account history, among others. The CFPB has a list of consumer reporting companies where you can learn more about which reports might be important to you, depending on your specific situation.

Report and dispute inaccurate information:

If you find inaccurate information on your credit reports, use the CFPB's step-by-step guide to dispute that information with the credit reporting agency and the company that provided that information to them, also known as a furnisher. www.consumerfinance.gov/ask-cfpb/how-do-i-dispute-an-error-on-my-credit-report-en-314/

If an investigation doesn't resolve your dispute with the credit reporting company, you can ask that a brief statement of the dispute be included in your file and included or summarized in future reports. You can also submit a complaint to the CFPB at www.consumerfinance.gov/complaint/

Source: www.fraudoftheday.com



For more information or to file a complaint, contact Pinellas County Consumer Protection at (727) 464-6200 or visit www.pinellascounty.org/consumer.